

U.S. Department of Veterans
Affairs

VA Benefit s and Service es

*Briefing for
Transitioning Service Members*



**VA benefits can
affect you now,
and for the rest
of your life...**



***“To care for him who
shall have borne the
battle and for his
widow
and his orphan...”***

- Abraham Lincoln -



U.S. Department of Veterans
Affairs

Phone VA

**For *benefits* information
and assistance
call toll-free**

1 (800) 827-1000

TDD 1 (800) 829-4833



VA on the Internet

Information on *all* VA
benefits and services
is available

Visit www.va.gov



U.S. Department of Veterans Affairs

The screenshot shows the U.S. Department of Veterans Affairs website. The header features the VA seal and the text "UNITED STATES DEPARTMENT OF VETERANS AFFAIRS". Below the header is a navigation bar with links: "VA Home", "About VA", "Organizations", "Apply Online", "Find a Facility", "Contact VA", and a search box. A left sidebar contains a list of services: "Health Care", "Benefits", "Burial & Memorials", "VA Jobs", "Board of Veterans' Appeals", "Public Affairs", "Congressional Affairs", "Business Opportunities", "Partners", "Veteran Data", and "KIDS Page". The main content area is divided into sections. The "IN THE NEWS" section features a photo of a wheelchair athlete and text about the agreement between the USOC and VA for Paralympic participation. Below this is a "FEATURED STORY: HONORING THE GREATEST GENERATION" section with a photo of volunteers and text about the World War II Memorial. At the bottom, there are two columns: "Returning Veterans" and "Special Programs", each with links to related services.

UNITED STATES DEPARTMENT OF VETERANS AFFAIRS

VA Home | About VA | Organizations | Apply Online | Find a Facility | Contact VA | Search

Health Care | **Benefits** | **Burial & Memorials** | **VA Jobs** | **Board of Veterans' Appeals** | **Public Affairs** | **Congressional Affairs** | **Business Opportunities** | **Partners** | **Veteran Data** | **KIDS Page**

IN THE NEWS

 Under the terms of an agreement between the United States Olympic Committee (USOC) and the Department of Veterans Affairs (VA), participants in VA's National Veterans Wheelchair Games and the National Disabled Veterans Winter Sports Clinic will be able to qualify for positions on the prestigious U.S. Paralympic Team and the U.S. Paralympic National Teams....([full news release](#))

[more news releases »](#) | [hot topics »](#)

FEATURED STORY: HONORING THE GREATEST GENERATION

The World War II Memorial in Washington, DC, is an impressive sight. But getting there is a challenge for many of those the memorial honors. Here is the story of one group of volunteers in Ohio who set out to meet that challenge. ([more »](#))

 [more featured stories »](#)

Returning Veterans
VA offers a wide range of benefits for Active Duty, National Guard and Reserve service members who have participated in Operations Enduring Freedom and Iraqi Freedom. We encourage returning veterans to visit VA's Seamless

Special Programs
[Disabled Veterans](#)
[Homeless Veterans](#)
[Military Services](#)



U.S. Department of Veterans
Affairs

**Tripler Army Medical
Center
First Floor, E-Wing**

0800 to 1500

Monday Thru Friday

First Come – First Served

No Appointment Necessary



Content

- **VA – Purpose & Organization**
- **Compensation & Pension**
- **Health Care**
- **Readjustment Counseling**
- **Education**
- **Vocational Rehabilitation & Employment**
- **Life Insurance**
- **Home Loan Guaranty**
- **Burial & Survivor Benefits**
- **Other Benefits & Services**
- **Conclusion & Contacts**



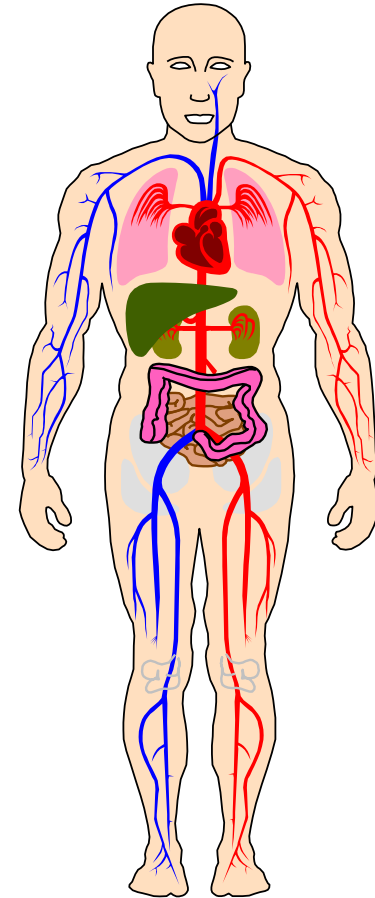
U.S. Department of Veterans Affairs

VA

- **Veterans Benefits Administration**
 - All VA benefits - Compensation, Education, Home Loan Guaranty, etc.
 - Administered by VA Regional Offices
- **Veterans Health Administration**
 - All VA health care services
 - Administered by VA Medical Centers, Ambulatory Care & Community Based Outpatient Clinics, etc.
- **National Cemetery Administration**
 - National and State Veterans Cemeteries
 - Headstones & Markers
 - Presidential Memorial Certificates



Compensation for Service- Connected Disabilities



Compensation



A service-connected disability is a disease or injury incurred or aggravated while on active duty. The disability does not have to be combat or wartime related.

Compensation

Disability Examples

- Torn knee ligament
- Amputation
- Heart disease
- Post traumatic stress
(including the result of sexual
trauma)
- Skin condition such as



Compensation

- **Disabilities are rated from 0% to 100%**
- **VA rating is independent of any military rating**
- **Payments begin with 10% ratings**
- **Additional allowance for dependents with 30% or higher rating**



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Compensation - *Sample*

Rating	Vet Only	Vet + S + 1 C	Vet + S + 2 C	Vet + S + 3 C
10%	\$123	N/A	N/A	N/A
20%	243	N/A	N/A	N/A
30%	376	421	453	497
40%	541	601	644	704
50%	770	845	899	973
60%	974	1,064	1,129	1,219
70%	1,228	1,333	1,409	1,513
80%	1,427	1,547	1,634	1,754
90%	1,604	1,739	1,837	1,971
100%	2,673	2,823	2,932	3,082

S - Spouse C = Child(ren)

Rates effective Dec 1, 2008



Compensation

- Compensation is **tax free**
- Additional *Special Monthly Compensation* added for loss of limb, organ, etc. (**SMC**)
- Concurrent retired pay, (**CRDP**) previously prohibited, now being phased in
- Concurrent VSI, SSB, and Separation pay still prohibited
- **Disability Severance pay is also prohibited with the following exceptions (continued)**



Compensation

(continued)

- **Severance Pay is not recouped if disabilities incurred in combat zone or combat-related operations as designated by DoD**
- **Effective January 1, 2008, retirees retired for disability through the military DES with less than 20 years of service for longevity are authorized CRSC payments**
- **Retirees must apply to their service-specific CRSC Board once VA establishes entitlement to compensation**



Compensation

(continued)

Additional information is available at the following web sites.

- Army: www.crsc.army.mil
- Navy & Marine Corps:
www.hq.navy.mil/ncpb/CRSCB/combatrelated.htm
- Air Force:
www.afpc.randolph.af.mil/library/combat.asp
- DoD: www.defenselink.mil/prhome/mppcrsc.html



Compensation - *Related Benefits*

- VA health care for all rated service-connected conditions
- Vocational Rehabilitation & Employment services
- \$10,000 life insurance
- Federal employment preference
- VA loan funding fee waived
- Possible State and local benefits for veterans



Compensation - *Related Benefits*

- **Annual clothing allowance
(\$716)***
 - **Specially adapted homes****
 - ✓ **\$60,000** grant for cost of building, buying, remodeling, or paying indebtedness on home already acquired
 - ✓ Grant for actual cost, up to **\$12,000**, for adaptations to residence determined by VA to be necessary
- * For certain types of disability
** For certain cases of serious disability, and may be used while on active duty



Compensation - *Related Benefits*

(continued)

- **Automobile grant (\$11,000) and adaptive equipment****
- **Military commissary & exchange privileges*****

** For certain cases of serious disability,
and may be used while on active duty

*** For 100% disability cases



Compensation & Pension

- Complete **How to Apply** (Veteran's Application for Compensation and/or Pension) **VA Form 21-526**
- Provide other supporting records VA can help obtain them
- Submit all documents to appropriate VA Regional Office



Pre-Discharge Program

- Purpose: Provide complete transition assistance to all service members
- May include all phases of disability claims processing from receipt of claim through examination and the rating process
- Claims are accepted from service members within *180 days of separation or retirement*



Pre-Discharge Program

Types of Pre-Discharge Claims

- Benefits Delivery at Discharge (BDD)
- Quick Start
- Disability Evaluation System (DES) Pilot
- Very Seriously Injured/Seriously Injured (VSI/SI) and Special Category (SPC)



Pre-Discharge Program

Cooperative Separation Process between DoD and VA

- Benefits available to active duty members include:
 - Disability (Auto Grant, TSGLI, etc.)
 - Vocational Rehabilitation and Employment
 - Loan Guaranty Housing Grant
 - Dependent Education Assistance (Chap 35)



Pre-Discharge Program

Benefits Delivery at Discharge ***(BDD)***

- Specific type of pre-discharge claim
- Service member must:
 - Bring a **copy of Service Treatment Records (STR's)**
 - **Have 60-180 days remaining in service**
 - **Remain at point of separation to complete VA exam(s)**



Pre-Discharge Program

BDD (continued)

- Medical examination for VA and DoD purposes
- Goal is to complete a disability rating within 60 to 90 days of separation
- Vocational Rehabilitation & Employment services may begin while on active duty



Pre-Discharge Program

Benefits Delivery at Discharge

(BDD)

Service members can submit BDD packets anywhere VA accepts claims.

This includes:

- VA Regional Offices
- Intake sites on military installations
- VA medical facilities
- VA claim workshops

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Transition**

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Pre-Discharge Program

“Quick Start” Claims

Quick start claims are received from service members who do not qualify for BDD claims because they:

- Have less than 60 days before separation/retirement

OR

- Are unable to attend all examinations prior to separation



Pre-Discharge Program Quick Start Claims

VA requires:

- **VA Form 21-526**, *Application for Compensation and/or Pension*
- Original or copies of Service Treatment Records (STR's)
- Known date of separation
- A permanent address, phone number, and email address



Pre-Discharge Program Quick Start Claims

Advantages to Quick Start claims:

- More service members can file claims while still on active duty
- Easier access to STRs while service member is on active duty
- Exams timely scheduled



What if you do not accomplish a Pre-Sep Claim?

**Army or Air Force can file
at Transition Point or after
discharge or retirement**

**Navy, Marine Corps, or
Coast Guard would file
after discharge or**

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Non-Service Connected Pension



Pension

Eligibility Requirements

- **At least 90 days of active military service (generally, 24 months for enlistments after September 7, 1980)**
- **At least one day of wartime service (combat service not required)**
- **Totally & permanently disabled, or attained age 65**
- **Within income limits to qualify for this benefit**



Pension

Income-Based Benefit

- Following chart shows the monthly rate for veterans found eligible and who have no source of countable family income that would reduce the rate
- If there *is* countable family income, the monthly rate is reduced, dollar-for-dollar, by the amount of countable family income



Pension

Sample Monthly Rates

Veteran Status	Regular	If house-bound	If in need of aid & attendance
Veteran alone	\$985	\$1,204	\$1,644
W/ spouse	1,291	1,510	1,949
W/ spouse + 1 child	1,459	1,678	2,118
W/ spouse + 2	1,627	1,846	2,286

Rates effective Dec 1, 2008



Compensation & Pension

How to Apply (continued)

- **Contact VA for the application form by calling 1-800-827-1000**
- **Application form may be available on base**
- **Or apply on the Internet at www.va.gov**



Compensation & Pension

Time Limit

- **No time limit** to apply for Compensation or Pension
- For Compensation, benefits will be **paid retroactive to the date of separation/retirement if VA receives the application within one year of the separation/retirement.**

Otherwise, benefits are effective no earlier than the date VA received

37 the application

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Health Care



Genera

- **Health Care comprises the largest of all VA services**
- **VA medical system consists of 21 integrated networks of care that focus on pooling and aligning resources to better meet local health care needs and provide greater access to care**



General

(continued)

- **VA provides care at about 1,300 facilities:**
 - ✓ **158 hospitals**
 - ✓ **858 ambulatory care and community-based outpatient clinics**
 - ✓ **206 Vet Centers**
 - ✓ **133 nursing homes**
 - ✓ **42 residential rehabilitation treatment programs**



General

(continued)

- **Primary Care**
- **Specialty and Inpatient Care**
- **Preventive Health Care**
- **Pharmacy Benefits**
- **Emergency Care**
- **Diagnosis and Treatment for Mental Health and Substance Abuse**



General

(continued)

- **Surgical Care and Organ Transplantation**
- **Rehabilitation**
- **Nursing Home Care**
- **Home Health Care**
- **Respite and Hospice Care**
- **Readjustment Counseling**
- **Blind Rehabilitation Services**



General

(continued)

Dental

Care provided:

- ***Generally, for any service-connected condition***
- **While participating in VA vocational rehabilitation program**
- **For veterans in some other categories; e.g., former prisoners of war**



General

(continued)

Dental - (continued)

- For recently separated veterans
 - ✓ who served for 90 days or more, and
 - ✓ who apply within 180 days of separation

Note: This is for one time treatment of dental conditions if the veteran's separation document does not indicate that necessary dental care was received within 90 days prior to release or

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discharge *Military
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General

(continued)

Maternity Care

- **Provided for enrolled women veterans**
- **Care provided in the community and paid by VA**
- **Continues through the post-partum visit**
- **Does not provide care for the newborn**



Eligibilit y

- Veterans who served in the active military, naval or air service and who were discharged or released under conditions other than dishonorable
- Former Reservists who served full-time and for operational or support (excludes training purposes)
- Former National Guard members if mobilized by a Federal order



Eligibility

(continued)

- Most veterans who enlisted in the Armed Forces after 9/7/80 must have completed:
 - ✓ 24 months continuous active service, or
 - ✓ the full period for which they were called or ordered to active duty
- A service-connected condition is not necessary to receive VA health



Veterans of Operations Enduring

& Iraqi Freedom

**VA provides free health care
for: *veterans who served on
active duty in a theater of
combat operations after
November 11, 1998, for any
illness possibly related to
their service in that theater***



Veterans of Operations Enduring & Iraqi Freedom

Time Limits: You have ^(continued) five years
from date of discharge from active
duty, if you were discharged from
active duty on or after January 28,
2003. You have until January 27,
2011, if you were discharged from
active duty before January 28,
2003, and were not enrolled as of
January 28, 2008.

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**Military
Transition**

Reserve/Guard Members and TRICARE (non-VA)

- Certain Reserve/Guard members activated in support of a contingency operation are entitled to Department of Defense medical care under the TRICARE program
- Family members are included
- Arrangements must be made with the Reserve/Guard component, and certain arrangements may have to be made prior to release from active duty



Enrollment

- To receive VA health care, a veteran ***must enroll*** in the VA health care system unless:
 - ✓ veteran has a 50% or more service-connected VA disability rating
 - ✓ less than one year has passed since veteran was discharged from the military for a disability that was incurred or aggravated in the line of duty but VA has not yet rated



Enrollment

(continued)

- ✓ the veteran is seeking care for a service-connected disability
- Once enrolled, veteran will be assigned to one of **8 priority groups**. Depending on veteran's status, a co-payment for services may be required. (**\$15.00** for routine outpatient visit and **\$8.00** for 30 day supply of medicine).



Application

- Identify VA health care facility for primary care
- Complete **VA Form 10-10EZ** and submit in person, in writing, or on-line to facility of choice
- For Help:
 - ✓ **Call 1-877-222-VETS (1-877-222-8387), or**
 - ✓ **Visit www.va.gov**



Readjustment Counseling Service



Vet Centers provide quality readjustment counseling in a caring manner. Vet Centers understand and appreciate veterans' military experiences while assisting them and their family members toward a successful post-military adjustment in or near their community.



Vet Centers Provide

- Readjustment counseling services to veterans and their families
- Community-based care
- Bereavement counseling for families who lose an active duty service member
- Veteran-focused services
- Supportive and completely confidential services



Vet Centers:

- **Background**
First opened in late 1979,
providing services to Vietnam
and Vietnam era veterans
- Vet Center doors were later
opened to veterans of the
Persian Gulf, Panama, Grenada,
Lebanon, Somalia, former
Yugoslavia, the Korean War, and
World War II
- Vet Centers are now serving
veterans returning from



Vet Centers: Background

- Vet Center (continued) counselors have shared post-trauma expertise with survivors of national and regional disasters such as:
 - ✓ California's Loma Prieta earthquake
 - ✓ Oklahoma City bombing
 - ✓ September 11, 2001



Vet Centers - *Special Services*

- **Individual Counseling**
- **Group Counseling**
- **Marital & Family Counseling**
- **Alcohol & Drug Assessment**
- **Spouse/Significant Other Counseling**
- **Employment Counseling & Guidance**



Vet Centers - *Special Services*

(continued)

- **Bereavement Counseling**
- **Sexual Trauma Counseling**
- **Referral to Community Agencies**
- **Community Education**
- **Liaison with VA Facilities**
- **Benefits Assistance & Referral**



Locate a Vet Center

Vet Centers are in all 50 states, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands

- Telephone numbers are available in local telephone directories under U.S. Government, Department of Veterans Affairs, Vet Center
- A complete directory is available on the Internet at:

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www.vetcenter.va.gov



Combat Trauma, Sexual Trauma or other Personal Trauma



**Anyone
Can Be a Victim of
Combat Trauma,
Sexual Trauma, or
Other Personal
Trauma**



Military Sexual & Other Personal Trauma

Definition: An event of human design that threatens or inflicts harm

Examples: Rape, Physical Assault, Domestic Battering, Robbery, Mugging, & Stalking



Treatment & Counseling

- Veterans are eligible for health care and counseling (e.g., for PTSD) resulting from sexual and other personal trauma even though the incident was never reported
- Care and counseling can be provided to veterans who have qualifying military service and express a need for the care



Compensation

Residual disability from sexual or other personal trauma while on active duty is considered service-connected for VA Compensation purposes, however...

...there **must be sufficient evidence to support the claim** *and* the existence of any **residual disability** caused by the trauma



Montgomery GI Bill - Active Duty (MGIB-AD)

Chapter 30, Title 38
United States Code



MGIB-AD - General

- **Eligibility based, in part, on active military service**
- **Up to 36 months of benefits**
- **Benefits payable for up to 10 years following release from active duty**
- **Various education and training program options**
- **May be used while on active duty**



MGIB-AD - General

(continued)

- **Required:**

- ✓ Character of service must be honorable
- ✓ A high school diploma or equivalent prior to applying

- **Benefits may be used for:**

- ✓ College courses leading to a degree
- ✓ Business/technical/vocational courses leading to a certificate or diploma



MGIB-AD - General

(continued)

- ✓ Tests for a license or certification
- ✓ Apprenticeship or on-the-job training programs
- ✓ Correspondence courses
- ✓ Foreign schools (degree programs only)
- ✓ Entrepreneurship courses
- ✓ Flight training (need private pilot license first)
- ✓ Tutorial assistance (if shown to be necessary)



MGIB-AD - General (continued)

- **Schools, training establishments, and courses must be approved for VA benefits**
- **There are 6 categories of eligibility for MGIB-AD**



MGIB-AD - Category 1

Eligibility Requirements:

- Entered active duty for the first time after June 30, 1985
- Pay reduced by \$1,200 (not refundable)
- Continuously served for 3 or more years *OR* 2 years if original commitment was less than 3 years
- Did not decline MGIB in writing



MGIB-AD - Category 1

Eligibility Requirements (continued):

- For 2 x 4 Program –
 - ✓ 2 years active duty followed by 4 years in the Selected Reserve
 - ✓ Must join Selected Reserve within 1 year of separation from active duty



MGIB-AD - Category 1

Eligibility Requirements (continued):

- Reserve/Guard members may qualify for MGIB-AD if they:
 - ✓ were called to active duty on or after July 1, 1985
 - ✓ had no active duty before July 1, 1985
 - ✓ served on active duty continuously for 24 months



MGIB-AD - Category 1

Eligibility Requirements

(continued):

- ✓ complete DD Form 2366, *Election to Participate in the MGIB Active Duty Program**
- ✓ pay \$1,200 to DFAS to enroll in the program*
- ✓ have honorable service for the active duty period

* **Must be accomplished while on active duty** **Military Transition**



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MGIB-AD - Category 1 Institutional Monthly Rates

Effective Aug 1, 2008

	Less than 36 months commitment	36 months or more commitment
Full time	\$1,073.00	\$ 1,321.00
$\frac{3}{4}$ time	804.75	990.75
$\frac{1}{2}$ time	536.00	660.50
Less than $\frac{1}{2}$ time; more than $\frac{1}{4}$ tme	536.00*	660.50*
$\frac{1}{4}$ time	268.25*	330.25*

*Tuition & fees only. Payment cannot exceed the listed
monthly rate.

Visit www.gibill.va.gov for current
rates



MGIB-AD - Category 1

Apprenticeship/OJT Monthly Rates

Effective Aug 1, 2008

	Less than 36 months commitment	36 months or more commitment
1st 6 months	\$ 804.75	\$ 990.75
2nd 6 months	590.15	726.55
Remaining months of program	375.55	462.35

Visit www.gibill.va.gov for current rates



MGIB-AD - Category 2

Eligibility Requirements:

- **Entered active duty before January 1, 1977**
- **Had entitlement left from Vietnam Era GI Bill (Chapter 34) on December 31, 1989**



MGIB-AD - Category 2

Eligibility Requirements (continued):

- Served at least 1 day between October 19, 1984, and June 30, 1985, *AND* stayed on active duty through June 30, 1988, *OR* June 30, 1987, if entered the Selected Reserve within 1 year of leaving active duty and served 4 years



U.S. Department of Veterans
Affairs

MGIB-AD - Category 2 Institutional Monthly Rates

Effective Aug 1, 2008

	No dependent s	1 dependent	2 dependent s	Each addt'l dependent
Full time	\$1,509.00	\$1,545.00	\$1,576.00	\$16.00
$\frac{3}{4}$ time	1,132.25	1,158.75	1,182.25	12.00
$\frac{1}{2}$ time	754.50	772.50	788.00	8.50
Less than $\frac{1}{2}$ time; more than $\frac{1}{4}$ time	754.50*	n/a	n/a	n/a
$\frac{1}{4}$ time	377.25*	n/a	n/a	n/a

* Only tuition and fees. Payment cannot exceed the listed
monthly rate.

Visit www.gibill.va.gov for current
rates



U.S. Department of Veterans
Affairs

MGIB-AD - Category 2

Apprenticeship/OJT Monthly Rates

Effective Aug 1, 2008

	No dependent s	1 dependent	2 dependen ts	Each addt'l dependen t
1 st 6 months	\$1,093.50	\$1,105.88	\$1,116.75	\$5.25
2 nd 6 months	782.93	792.28	799.98	3.85
3 rd 6 months	486.15	492.28	497.00	2.45
Remaining months of program	474.25	480.03	485.28	2.45

rates

www.gibill.va.gov for current



MGIB-AD - Category 3

Eligibility Requirements:

- On active duty on September 30, 1990, *and* separated involuntarily after February 2, 1991, *OR*
- Involuntarily separated on or after November 30, 1993, *OR*
- Voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program



MGIB-AD - Category 3

Eligibility Requirements (continued):

- Must *not* be eligible for MGIB under Category 1 or 2
- Military pay reduced by \$1,200 before separation
- Elected benefit on DD Form 2366

Monthly Payment: Same as for Category
1



MGIB-AD - Category 4A

Eligibility Requirements:

- **On active duty on October 9, 1996**
- **Veterans' Educational Assistance Program (VEAP) participant**
- **Money remaining in VEAP fund**
- **Elected Chapter 30 before October 9, 1997**
- **Paid \$1,200 for Chapter 30**



MGIB-AD - Category 4B

Eligibility Requirements:

- Entered fulltime National Guard duty under title 32, U.S.C. (State Service) between July 1, 1985, through November 28, 1989
- Elected Chapter 30 between October 9, 1996 through July 8, 1997
- Paid \$1,200 for Chapter 30 benefit
- No previous active duty service

Monthly Benefit: Same as for

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Category 1
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MGIB-AD - Category 4C

Eligibility Requirements:

- Participated under Chapter 32 (or section 903) on or before October 9, 1996
- Continuously served on active duty since October 9, 1996, through at least April 1, 2000
- Elected Chapter 30 between November 1, 2000, and October 31, 2001
- Paid \$2,700 within 18 months from the date elected Chapter 30

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**Military
Transition**



Veterans Educational Assistance Program (**VEAP**)

Chapter 32, Title 38
United States Code



VEAP - General

- Up to 36 months of benefits
- Benefits payable for up to 10 years following release from active duty
- Various education and training program options
- May be used while on active duty



VEAP - General (continued)

- Required:
 - ✓ Character of service must be other than dishonorable
 - ✓ A high school diploma or equivalent prior to applying
- The Education Assistance Pilot Program is known as the non-contributory VEAP or Section 903



VEAP - General (continued)

- **Benefits may be used for:**
 - ✓ College courses leading to a degree
 - ✓ Business/technical/vocational courses leading to a certificate or diploma
 - ✓ Tests for a license or certification
 - ✓ Apprenticeship or on-the-job training programs
 - ✓ Correspondence courses
 - ✓ **Military** Entrepreneurship courses



VEAP - General (continued)

- Benefits may be used for (continued):
 - ✓ Flight training (need private pilot license first)
 - ✓ Tutorial assistance (if shown to be necessary)
 - ✓ Foreign schools (degree programs only)
- Schools, training establishments, and courses must be approved for



VEAP - General (continued)

Eligibility Requirements:

- Entered active duty for the first time after December 31, 1976, and before July 1, 1985
- Contributed money to VEAP while on active duty or before April 1, 1987
- Served for a continuous period of 181 days or more



VEAP - General (continued)

Eligibility Requirements (continued):

- Completed 24 continuous months of active duty if enlisted for the first time after September 7, 1980, **OR** entered active duty as an officer or enlistee after October 16, 1981



VEAP – Monthly Benefit

- VEAP payments vary for each participant. The rate of payment is determined by the participant's total contributions, plus
 - ✓ Matching funds equal two times the participants contribution to VEAP
 - ✓ Any additional contributions or kickers by DoD
 - ✓ The type of training and your training time (full time, half time, etc.)



The Post-9/11 GI Bill

Chapter 33, Title 38
United States Code



Post-9/11 GI Bill

Eligibility

An individual who served on active duty after 09/10/01 may be eligible for the Post-9/11 GI Bill if the individual—

- Served for an aggregate period of at least 90 days.
- **Exception:** *An individual discharged due to a service-connected disability after serving at least 30 continuous days on active duty after 9/10/01, may also be eligible.*



Eligibility Criteria

Service Requirements (after 9/10/01 an individual must serve an aggregate of)	Payment Tiers Percentage
At least 36 months	100
At least 30 continuous days on active duty (Must be discharged due to service-connected disability)	100
At least 30 months, but less than 36 months	90
At least 24 months, but less than 30 months	80
*At least 18 months, but less than 24 months	70
*At least 12 months, but less than 18 months	60
*At least 06 months, but less than 12 months	50
*At least 90 days, but less than 06 months	40

***Excludes time in Basic Military Training and/or Skill Training**



Payment Tiers

Calculating qualifying service to determine tier level—

Less than 24 months: Entry level training and skill training performed after 9/10/01 must be excluded from the total aggregate service.

At least 24 months but less than 30 months: VA must exclude entry level and skill training time to see if the individual qualifies at the 70% tier level. If so, VA must pay 70% instead of 80%.

At least 30 months of service: Entry level and skill training is included in total service.



Eligibility Criteria

Qualifying active duty does not include the following:

- Title 32 AGR; *or*
- Service Academy Contract Period; *or*
- ROTC contract period under 10 U.S.C. 2107(b); *or*
- Service terminated due to an erroneous or defective enlistment; *or*
- Service used for loan repayment; *or*
- Selected Reserve Service used to establish eligibility under chapter 30, 1606, or 1607.



Eligibility Criteria

In order to retain eligibility after meeting the service requirements, an individual must—

- Continue on active duty; **or**
- Be honorably discharged from Armed Forces; **or**
- Be honorably discharged for further service in a reserve component;

or

**Military
Transition**

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Eligibility Criteria

- Be honorably discharged and placed on retired list, temporary disability retired list; **or**
- Be transferred to Fleet Reserve or to Fleet Marine Corps Reserve; **or**
- Be discharged or released for:
 - Injury Existing Prior to Service (EPTS),
 - Hardship (HDSP), *or*
 - Condition Interfered with Service (CIWD).



Period of Eligibility

Generally, individuals will remain eligible for benefits for **15 years** from:

- Date of last discharge; or
- Release from active duty service of at least 90 continuous days.

If eligibility is based on aggregate service of less than 90 continuous days, individual will have 15 years from the last period of service used to meet the minimum service requirements for eligibility.



Post-9/11 GI Bill Elections

VA's GI Bill website has some case scenarios to review to help individuals to compare VA benefit programs.

When reviewing them, keep in mind that—

- Each student's situation is unique.



Post-9/11 GI Bill

An individual who, as of August 1, 2009, is—

- Eligible for MGIB-AD (chapter 30), MGIB-SR (chapter 1606) or REAP (chapter 1607);
- A member of the Armed Forces who is eligible to receive chapter 30 benefits and who is making the basic \$1200 contribution toward chapter 30; or
- A member of the Armed Forces who previously declined to elect chapter 30

AND who is eligible for chapter 33 (on the date of election), may elect chapter 33 in lieu of either chapter 30, 1606, or 1607. The election is an irrevocable election.

- Election must be in writing
- Use newly revised VA Form 22-1990 (will be available on VA's website by May 1st)



Things to Consider When Electing

- If tuition is waived at your school (you are not charged), you are enrolled more than ½ time, and you are not on active duty or taking all of your classes online, then you should consider—

–Whether or not the housing stipend for your school's ZIP code is more than your MGIB, MGIB-SR, or REAP monthly amount (if you paid \$600 for “buy-up,” include appropriate amount per month, up to \$150 for full-time training).

–If you are not eligible for the 100% tier (based on your length of service), reduce the amount of the monthly housing stipend by the appropriate percentage (40%-90%) and compare to MGIB, MGIB-SR, or REAP (include buy-up) monthly amount.



Things to Consider When Electing

- If tuition is waived at your school (you are not charged) and you are enrolled at exactly $\frac{1}{2}$ time training, you should consider the following—

–You are not eligible to receive a tuition and fees payment or the monthly housing allowance under chapter 33.

–You will be able to receive the monthly rate payable for $\frac{1}{2}$ time training (including an increase for the \$600 buy-up, if applicable) under the program you are currently eligible for (MGIB, MGIB-SR, or REAP) if you do not elect chapter 33.



Things to Consider When Electing

- If tuition is waived at your school and you are enrolled at less than $\frac{1}{2}$ time, you should consider the following—

- You may receive a monthly payment for MGIB and/or MGIB-SR kickers under the program you are currently eligible for (MGIB, MGIB-SR, or REAP) if you do not elect chapter 33.

- You may receive a lump sum payment under chapter 33 for—

- MGIB and/or MGIB-SR kickers; and
- The books and supplies stipend.



Things to Consider When Electing

- The ending date of your period of eligibility for your current benefit (e.g., 10 years for MGIB) and the ending date you would receive under chapter 33.
- Individuals will receive the same amount for MGIB and MGIB-SR kickers whether they receive a lump sum payment under chapter 33 or monthly payments under their existing program.



Yellow Ribbon Program

- Only individuals entitled to the 100 percent benefit rate (based on service requirements) may receive this funding
 - Spouses and children using transferred benefits from a service member are also eligible for the Yellow Ribbon Program
- IHLs may voluntarily enter into an agreement with VA to fund tuition and fees costs that exceed the highest in-state undergraduate tuition and fees for the State where the IHL is located



Transfer of Entitlement

- Only the following entities may authorize transfer of benefits—
 - Secretary of Defense (when the Coast Guard is operating as a service of the Navy)
 - Secretaries of Army, Navy, or Air Force
 - Secretary of Homeland Security (for Coast Guard)
- PHS/NOAA members are not eligible to transfer benefits as only the Secretaries above may offer transfer of benefits



Transfer of Entitlement

- To be approved to transfer member must—
 - Be in Armed Forces on 8/1/09, *and*
 - Have completed 6 years in the Armed Forces, *and*
 - Agree to serve 4 more years
- DoD/DHS may prescribe rules to address situations when individuals cannot (by military rules or retirement) serve 4 more years after 8/1/09.
 - VA can't make these decisions
 - If DoD does offer transfer of benefits to this group of individuals, VA will post this information on the GI Bill website



Transfer of Entitlement

- An individual approved to transfer may—
 - Transfer up to 36 months of benefits (unless DoD/DHS restricts number of months an individual may transfer).
 - Transfer to spouse, child, or children in any amount up to amount transferor has available or amount approved by DoD/DHS.
 - Revoke or modify a transfer request of any unused benefits unless the transferor's 15-year eligibility period is ended.
 - Not transfer benefits to a new dependent once the transferor is no longer a member of Armed Forces.



Transfer of Entitlement

Spouses—

- May use after transferor completes 6 years in Armed Forces
- Paid at transferor's rate - Cannot be paid housing allowance or books and supplies stipend if the transferor is on active duty when the spouse is receiving benefits
- Can, unless the transferor revokes transfer, continue to use benefits if divorced after the transfer
- Can use benefits up to transferor's 15-year eligibility period expires unless transferor specifies an earlier ending date
- ***Under law, benefits are not marital property and are not subject to division in a divorce or other civil proceedings***



Transfer of Entitlement

Children—

- Must be transferred to an unmarried child who has not reached the age of 18 or, if in school, before child is 23 years of age
- May use after transferor completes 10 years in Armed Forces
- To commence training, child must have-
 - attained age 18; or
 - completed requirements of secondary school diploma (or equivalency certificate)
- Receives veteran rate, including housing allowance & book stipend, even if transferor is on active duty
- May use until age 26 – even if transferor's 15-year eligibility period ended
- May continue to use benefits after marriage



Transfer of Entitlement

- **IMPORTANT !!**

- Transferor and individual using transferred entitlement are jointly liable for any overpayment of chapter 33 benefits



References

- GI Bill Website
 - www.gibill.va.gov
 - Sign up for FAQ updates!
 - Sign up for RSS feeds to be notified of any change on web page (**orange** block on page that says **RSS**)
- GI Bill Call Center (VA staffed)
 - 1-888-GIBILL-1 / **1-888-442-4551**



Montgomery GI Bill - Selected Reserve (MGIB-SR)

Chapter 1606, Title 10
United States Code



MGIB-SR - General

- Up to 36 months of benefits
- Effective June 30, 2008, benefits are payable as long as individual remain within their component
- Various education and training program options



MGIB-SR - General

- Benefits may be used for:
 - ✓ College courses leading to a degree
 - ✓ Business/technical/vocational courses leading to a certificate or diploma
 - ✓ Tests for a license or certification
 - ✓ Apprenticeship or on-the-job training programs
 - ✓ Correspondence courses
 - ✓ Entrepreneurship courses



MGIB-SR - General

(continued)

- Benefits may be used for_(continued):
 - ✓ Flight training (need private pilot license first)
 - ✓ Tutorial assistance (if shown to be necessary)
 - ✓ Foreign schools (degree programs only)
- Schools, training establishments, and courses must be approved for VA benefits



MGIB-SR

Eligibility Requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985
- Completed initial active duty for training (IADT)
- Received a high school diploma or equivalency certificate before applying for benefits
- Remain in good standing while serving in an active Selected Reserve unit

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U.S. Department of Veterans
Affairs

MGIB-SR

Institutional Monthly Rates

Effective Oct 1, 2008

Full time	\$ 329.00
$\frac{3}{4}$ time	246.00
$\frac{1}{2}$ time	163.00
$\frac{1}{4}$ time	82.25

Visit www.gibill.va.gov for current rates



MGIB-SR

Apprenticeship/OJT Monthly Rates

Effective Oct 1, 2008

1st 6 months	\$ 246.75
2nd 6 months	180.95
Remainder of program	115.15

*Visit www.gibill.va.gov for current
rates*



Reserve/Guard Entitlement to Chap. 30 (Active Duty)

Certain Reserve/Guard members may qualify for Montgomery GI Bill benefits based on active duty if they:

- were activated under Title 10 U. S. Code after July 1, 1985
- had no active duty prior to July 1, 1985
- served on active duty continuously

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for 24 months

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U.S. Department of Veterans
Affairs

**Reserve/Guard Entitlement
to Chap. 30 (Active Duty)**
(continued)

- completed DD Form 2366 (Election to Participate in the MGIB Active Duty Program)*
- paid \$1,200 to DFAS to enroll in the program*
- had honorable service for the active duty period

***Must be accomplished while on active
duty**



U.S. Department of Veterans
Affairs

Reserve Educational Assistance Program (**REAP**)

Chapter 1607, Title 10
United States Code



REAP - General

- REAP is a part of PL 108-375, The Ronald W. Reagan National Defense Authorization Act for FY 2005. The law was enacted on October 28, 2004.
- REAP is a Department of Defense education program which is administered by the Department of Veterans Affairs.



REAP - General

- REAP provides educational assistance to members of the guard/reserve components called or ordered to active duty in response to a war or national emergency as determined by the President or Congress.



REAP

Eligibility Requirements:

- A member of a Guard/Reserve component who serves on active duty after September 11, 2001, for a contingency operation and who served at least 90 consecutive days or more may be eligible.
- Individuals are eligible as soon as they reach the 90 day point, regardless of duty status.



REAP - Reserves

Currently, qualifying members were called under:

- Sections 688, 12301(a), 12302, 12304, 12305, and 12406, of Title 10 or Title 15,
- or any other provision of law during a war or national emergency as declared by the President or Congress.



REAP - National Guard

- Guard members are also eligible after serving 90 consecutive days on active duty if the service is:
- Under Title 32 section 502(f),
- And supported by federal funds,
- And authorized by the President or Secretary of Defense for a national emergency.



REAP

Monthly Rates

- Benefits paid under REAP are a percentage of the Chapter 30 MGIB 3-year rate.
- Rates are based on the year the education training occurred. See the GI Bill website for historic rates.



U.S. Department of Veterans

REAP Benefits For FY 2008

Effective Aug 1, 2008

Individuals who serve at least 90 days but less than 1 year of consecutive active duty	Individuals who serve at least 1 year but less than 2 years of consecutive active duty	Individuals who serve at least 2 years consecutive active duty
\$528.40	\$792.60	\$1,056.80
For fulltime training	For fulltime training	For fulltime training



MGIB-SR Kickers

- Individuals already eligible for a MGIB-SR kicker will receive the kicker amount in addition to the REAP benefit amount.



REAP Disability

- Individuals released before the 90 day point for disability incurred during or aggravated by the line of duty will receive benefits at the 40% rate.



REAP

Entitlement:

- Individuals will receive 36 months of entitlement.
- The 48 month combined benefits entitlement rule applies.
- Restoration of entitlement applies for those who were forced to withdraw after becoming eligible.



REAP - Delimiting Date

- REAP participants do not have a delimiting date.
- Individuals are eligible for benefits as long as they remain within their component.
- Individuals leaving their component will lose eligibility.
- Individuals released for disability will have 10 years from the date of eligibility to use benefits.



REAP Delimiting Date (continued)

Servicemembers receiving assistance under REAP will have benefits terminated if:

- **they receive financial assistance under section 2107 (Senior ROTC scholarship) of title 10, U.S.C., or**
- **they separate from the Selected Reserve, if they were called up from the Selected Reserve or the Individual Ready Reserve (IRR), if they were called up from the IRR (10 U.S.C. 16165). These events do not result in permanent termination of eligibility.**

April 2009



REAP – Delimiting Date

(continued)

- **An individual can have a break in Selected Reserve service of up to 90 days and still receive benefits as long as the individual remains in the Ready Reserve during and after the break.**
- **The Department of Defense and the Department of Homeland Security (for Coast Guard cases) determine eligibility under chapter 1607 and they administer this provision.**



REAP – General

- Benefits may be used for:
 - ✓ College courses leading to a degree
 - ✓ Business/technical/vocational courses leading to a certificate or diploma
 - ✓ Apprenticeship or on-the-job training programs
 - ✓ Correspondence courses



REAP – General

- Benefits may be used for_(continued):
 - ✓ Foreign schools (degree programs only)
 - ✓ Entrepreneurship courses
 - ✓ Tests for a license or certification effective 1-6-06
 - ✓ Tutorial assistance (if shown to be necessary)
 - ✓ Flight training (need private pilot license first)



REAP - programs not available

The following programs are not available for REAP:

- ✓ **Accelerated payment**
- ✓ **Tuition assistance top-up**
- ✓ **Death benefit,**
- ✓ **Transferability of entitlement to dependents before June 30, 2008**
- ✓ **Licensing and certification tests before January 6, 2006**
- ✓ **National tests for admission or credit taken**



REAP

Bar to Dual Eligibility

- Individuals can't use the same period of service to qualify for REAP and Chapter 30. The election to use the period of service for one benefit type is irrevocable.
- A reservist under Chapter 1606 will retain eligibility to that program even if he/she is called up and uses the active duty period to qualify for REAP.



REAP - Retroactive

- Benefits under REAP are potentially retroactive to December 9, 2001, for a person who was called to duty on September 11, 2001.
- Remember, the fiscal year during which the educational training took place will determine the basic rate for REAP.



Education & Training

How to Apply

Internet:

- **Apply on-line at
www.gibill.va.gov under
Electronic Application Form**



Education & Training

How to Apply (continued)

Hardcopy:

- Download **VA Form 22-1990** by selecting Education Forms at *www.gibill.va.gov* or
- Request the form through the “Ask a Question” feature on the Website or
- Call 1-888-GIBILL1 (**1-888-442-4551**) to request that the form be sent



Education & Training

How to Apply (continued)

- **Completed application, with copy 4 of DD Form 214 (*Report of Separation from Active Military Service*), can be submitted to:**

VA Regional Office
(see application form for office address)

OR

**VA Certifying Official at school or training
establishment**

- **Allow 30 - 60 days for
processing**



Education & Training

How to Receive Benefits

STEP 1 - Certifying Enrollment

School or training establishment official must submit a VA Form 1999 (*Enrollment Certification*) to VA.

STEP 2 - Verifying Attendance

For degree, certificate or diploma programs, student must verify his/her attendance on a monthly basis. Each verification is for the prior month's enrollment. Verification must be received by VA for a payment to be released.

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Education & Training

How to Receive Benefits (continued)

STEP 2 - Verifying Attendance

(continued)

For on-the-job, apprenticeship and flight training, student must complete a form for each month of training. For correspondence courses, VA sends to the student, at the end of each quarter, a form that must be completed by the school's certifying official.

***Direct deposit is available for
education benefit payments!***



U.S. Department of Veterans
Affairs

Education & Training *For Assistance...*

**Visit the official VA education
benefits Internet site at:
www.gibill.va.gov**

**Click the “Ask a Question and Find
Answers” link to view our
Frequently Asked Questions, *or* ask
a question**

OR

**Call VA at: 1-888-GI BILL-1
(1-888-442-4551)**



Education & Training

For Assistance (continued)...

**Following offices or representatives
may also help:**

- **Education Services Officer or
Education Counselor at military
installations**
- **Defense Activities for Non-
Traditional Education Support
(DANTES) Website at
www.voled.doded.mil**
- **Department of Education's Website
at www.ed.gov**



Education & Training ***For Assistance*** (continued)...

- **Coalition of America's Colleges and Universities' Website at www.collegeispossible.org**
- **The financial aid office at schools**
- **Financial aid Website at www.fastweb.com**
- **Financial aid by phone: 1-800-4FED-AID**



Vocational Rehabilitation & Employment



Program Objective

VA's Vocational Rehabilitation and Employment program's primary function is to help active duty service members and veterans who have service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living.



Rehabilitation Plan

A written, detailed outline of services provided under VR&E. The following service delivery options may be provided under a

Rehabilitation Plan:

- **Reemployment**
- **Rapid access to employment**
- **Employment through long term services**
- **Independent living services**
- **Self-employment**



Basic Eligibility

- **Veterans are eligible with a 10% memorandum rating;**
- **Service members are eligible with a 20% memorandum rating**



Basic Eligibility

(continued)

- **Have received, or eventually will receive, an honorable or other than dishonorable discharge**
- **Documentation of service-connected disability or disabilities ratable at 20% or more, *and* have an employment handicap resulting primarily from such disability**



Basic Eligibility

(continued)

- **Veterans rated as 10% disabled with a serious employment handicap (SEH) may be entitled to Vocational Rehabilitation and Employment services.**



Eligibility Period

The law provides for a 12-year basic period of eligibility during which services may be used. The 12-year period begins on the latter of these dates:

- **Date of separation from active military duty, or**
- **Date VA first informed the veteran of a service-connected disability rating**



To Apply

- **Veterans Should Complete:**
 - ✓ **VA Form 21-526 (*Veteran's Application for Compensation and/or Pension*)**, if not already rated by VA for a service-connected disability,
 - ✓ **VA Form 28-1900 (*Application for Vocational Rehabilitation Benefits*)**
- **Service Members Should Complete:**
 - ✓ **VA Form 28-0588 (Memo Rating) or**
 - ✓ **VA Form 21-526, and**
 - ✓ **VA Form 28-1900, and**
 - ✓ **VA Form 28-8832 (*Application for Counseling*)**



Counseling

A counseling appointment will be set for service members and veterans found eligible to accomplish the following:

- **Evaluate the applicant's interests, aptitudes, and abilities based upon testing and interviews**
- **Meet with a Vocational Rehabilitation Counselor to**



Disability Transition Assistance Program (DTAP)

Service members may be able to participate in DTAP, a supplemental session to TAP that focuses on disability, rehabilitation, and employment. During DTAP, participants:

- Receive a comprehensive briefing on Vocational Rehabilitation and Employment**
- May apply for Vocational Rehabilitation & Employment services**



Pre-Discharge Program/ Benefits Delivery at Discharge (BDD)

- Service members may also apply for Vocational Rehabilitation & Employment in the Pre-Discharge Program/BDD process.
- The Pre-Discharge/BDD process was covered in the earlier Compensation & Pension part of this briefing.



Educational Vocational Counseling

- Also called Chapter 36
- VA provides educational and vocational counseling for all service members with-in 6 months of discharge and veterans within one year post-discharge
- Complete VA Form 28-8832
(Application for ~~Counseling~~ *Military Transition*)



VetSuccess.gov

- VR&E's comprehensive employment web site for all veterans
- Veterans can post resumes, job search and apply for jobs
- Employers can post jobs and search resumes



Life Insurance



Servicemembers' Group Life Insurance (SGLI)

- **\$400,000** automatic maximum coverage
- Member can decline or choose lesser amount
- Member must prove good health to reapply
- Coverage available in increments of \$50,000
- **Free coverage for 120 days after member's separation from service**



U.S. Department of Veterans
Affairs

SGLI Basic Coverage

- Insures active duty members, Ready Reservists, cadets at service academies, NOAA and Public Health Service
- Convertible to VGLI or commercial policy after separation from service (can split coverage)
- Premium Rates

✓ 6.5 cents monthly per \$1,000 coverage

✓ Example: \$26.00 for \$400,000 coverage

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Military Transition ~~coverage + \$1 TSGLI = \$27 per~~

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SGLI Disability Extension

- Coverage extended for 2 years post-separation at no cost to the member
- Member must be totally disabled (TD) at time of separation from service to qualify
- Member automatically converted to VGLI after end of the disability extension period
- Member must request the extended coverage



Family SGLI Coverage (**FSGLI**)

- FSGLI covers member's spouse, children
- Coverage automatic unless member declines or chooses lesser amount
- Coverage Levels:
 - ✓ **Spouse—maximum of member's coverage, or \$100,00, whichever is less**
 - ✓ **Dependent Child--\$10,000 each**
- Member is automatic FSGLI beneficiary



Family SGLI Coverage (FSGLI)

- Coverage ends on the earlier of:
 - ✓ 120 days after the member's death
 - ✓ 120 days after a member cancels coverage
 - ✓ 120 days after termination of a dependents status as an insurable dependent (e.g.divorce)
 - ✓ On the date SGLI coverage ends following separation from service
- Spouse can convert FSGLI to commercial policy without proof of good health within 120 days



Family SGLI Coverage (FSGLI)

- Premium rates
 - ✓ Spouse—based on age, coverage amount
 - ✓ Children—no cost to the service member



Traumatic Injury SGLI (**TSGLI**)

- Effective 12/1/05 (retroactive for OEF/OIF)
- Payable to members who suffer a qualifying loss due to traumatic injury
- Rapid financial assistance for service members and families to defray expenses during recovery
- Automatic for members with SGLI coverage
- No SGLI coverage required for retroactive claimants (OEF/OIF)



Traumatic Injury SGLI (TSGLI)

- **Benefit of \$25K—\$100K depending on injury**
- **Premium is \$1.00 per month**
- **TSGLI rider automatic with SGLI coverage**
- **Types of loss covered include:**
 - ✓ Loss of limbs; paralysis; severe burns
 - ✓ Loss of vision, hearing, speech
 - ✓ Coma, or Inability to perform 2 “Activities of Daily Living” due to Traumatic Brain Injury
- **Complete list of losses available on TSGLI website**
www.insurance.va.gov
- **TSGLI ends after separation from service**



Traumatic Injury SGLI (TSGLI)

- Not just a combat benefit! (24/7 coverage)
- Traumatic injury must occur prior to separation from service
- Qualifying loss must occur within 2 years of date of traumatic injury
- Payable to member; if member is incompetent, payable to member's Power of Attorney, Guardian or Military Trustee
- Does not affect eligibility for any other VA or DoD benefit program



How to Apply for TSGLI

- Claim form available at VA Insurance web site
- 3-Part Certification Process
 - ✓ **Member provides basic claim information**
 - ✓ **Medical professional provides medical data**
 - ✓ **Branch of service certifies if claim is eligible**
- Currently no time limit to file a claim
- Denials can be appealed to the branch of service or contested in federal court
- Refer to www.insurance.va.gov for information



Veterans' Group Life Insurance (**VGLI**)

- Lifetime renewable term insurance
- Premiums increase with age
- Maximum coverage=amount of SGLI at time of separation from service
- VGLI=conversion of SGLI to a civilian coverage policy
- Available in increments of \$10,000
- Convertible to a commercial policy at any time



VGLI Eligibility

- Service members released from active duty or Reserves who were covered by SGLI
- Ready Reservists with part-time SGLI who incur or aggravate an existing disability that makes them uninsurable at standard rates
- Members of Individual Ready Reserve (IRR) and Inactive National Guard (ING)



U.S. Department of Veterans

Veterans **VA Premium Rates**

Monthly Premiums for \$400,000 of Insurance

Age	Premium
0-29	\$32.00
30-34	\$40.00
35-39	\$52.00
40-44	\$68.00
45-49	\$88.00
50-54	\$144.00
55-59	\$268.00
60-64	\$432.00
65-69	\$600.00
70-74	\$900.00
75 Plus	\$1800.00

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How to Apply for VGLI

- A series of 3 mailings are forwarded to last known address after separation
- Application also available on VA web site
- Apply within 120 days of separation=no proof of good health required
- Apply within 1 year + 120 days=must prove good health
- Exception for totally disabled members (eligible for 2-year SGLI extension and then issued VGLI automatically)



SGLI/VGLI/FSGLI/TSGLI Features

- Beneficiary Financial Counseling Service
 - ✓ Professional, objective, free financial advice to recipients of any SGLI/VGLI benefit payment
 - ✓ Personalized financial planning report available
 - ✓ Toll-free access for 1 year to financial counselors
- Accelerated Benefit Option (N/A for TSGLI)
 - ✓ Must be terminally ill—9 months or less prognosis
 - ✓ Insured can receive up to 50% of coverage amount
 - ✓ No federal tax due on an accelerated payment



Service-Disabled Veterans Insurance

(S-DVI)

- Maximum coverage= \$10,000
- Eligibility for S-DVI coverage:
 - ✓ Discharged on or after April 25, 1951
 - ✓ No dishonorable discharge
 - ✓ Must apply within 2 years of notification of a **new** service-connected disability
 - ✓ Must be in good health, except for any service-connected disabilities



Other S-DVI Facts

- Even 0% rating provides eligibility
- Healthy veterans should shop around (commercial policy might cost less)
- New service-connection=new eligibility period
- Increased rating only=**no** new eligibility
- Individual Unemployability (IU) rating only=**no** new eligibility for coverage
- Totally disabled policyholders eligible for waiver of premiums



Supplemental Service-Disabled Veterans Insurance

- Available to totally disabled policyholders who have been approved for waiver on basic S-DVI
- Must be under age 65 to qualify for supplemental coverage
- Must apply within 1 year of approval of waiver of premiums on basic S-DVI coverage
- Same plans and premium rates as basic S-DVI
- Premiums can't be waived on the Supplemental S-DVI coverage



Veterans' Mortgage Life Insurance (**VMLI**)

- Mortgage protection insurance for disabled service members and veterans
- Must first receive a SAH grant from LGY Service
- Maximum coverage=\$90,000
- Coverage issued up to age 69
- Policy benefit payable only to the mortgage company
- Premium rates are based on:
 - ✓ Individual's age
 - ✓ Length and amount of the mortgage



Insurance Dividend Hoax

- **Recurring flyer claims VA will pay dividends to any veteran who previously had Government Life Insurance, even if it is now lapsed**
- **Hoax based on 1948 one-time dividend**
- **Policyholders who receive dividends today receive them automatically—no application is needed (e.g. National Service Life Insurance)**
Remember, if it sounds too good to be true



Social Security Disability Insurance (SSDI)

- Disability or Survivor Benefits
 - May be available to injured active duty
 - Regardless of where injury occurred
 - Expedited service for Line of Duty disabilities on or after October 1, 2001
- How To Apply:
 - On-Line at www.socialsecurity.gov
 - Telephonically at 1-800-772-1213
 - In-Person at Social Security Office



Home Loan Guaranty



Features of a VA Loan



- **No down payment**
- **Limitations on closing costs**
- **The right to prepay without penalty**
- **Funding Fee**
- **Negotiated interest rates**
- **Special assistance for veterans experiencing difficulty in making loan payments**



Loan Purposes

- Buy a home (Including Manufactured Home)
- Build a home
- Refinance existing loan
- Repair, alter, or improve a home
- Use only for property located in the US, its territories or possessions
- Must occupy the property as your home within a reasonable period of time



Eligibility

- Generally, must serve 24 months of continuous active duty or the full period for which called or ordered to active duty
- Service must be at least 90 days during a period of war (181 during peacetime), unless discharged earlier due to a service connected disability*
- Certificate of Eligibility (COE) required for home loan process

*** Currently-it is still the "Gulf War"**



Eligibility (cont)

- Must update Loan Certificate upon separation/discharge
- Apply for COE by completing **VA Form 26-1880** and submitting to **Eligibility Center** at **P.O. Box 20729, Winston-Salem, NC 27120**
- OR, have your lender apply online through the VA Portal – www.vip.vba.va.gov



Loan Amounts

- VA does not have a “maximum” loan.
- There are “loan limits” which vary by county. Lenders may require a downpayment for loans above these limits. (\$417,000 to \$729,250)
- To see the limits for 2009, visit this link:http://www.homeloans.va.gov/docs/2009_county_loan_limits.pdf



Funding Fee

- Law requires funding fee to be paid on VA loans
- Fee ranges from .5% to 3.3%, depending on loan type and if first time or subsequent user
- Fee can be included in loan
- **Fee is waived for vets entitled to VA disability compensation (10% or higher)**



Steps to a VA Home Loan

1. Find property to buy
2. Apply to a mortgage lender for a loan (must meet credit and income standards)
3. Apply for a Certificate of Eligibility
4. Obtain a VA appraisal
5. Close the loan and move in



Native American Direct Loans

- VA makes direct loans to Native Americans living on Trust Land (reservations, homelands, etc.)
- Maximum loan amount is the same as the amount allowed for VA guaranteed loans
- Vets must still meet credit qualifications



**More
Information?
Visit Loan Guaranty
on the Internet at:
www.homeloans.va.gov
<http://va.reotrans.com>**



Burial & Survivor Benefits



Burial Benefits

- National Cemeteries
- State Veterans Cemeteries
- Headstone or Marker
- Burial Flag
- Presidential Memorial

Certificates

- Burial Cost Reimbursement

*Military
Transition*

April 2009



Burial Benefits

(continued)

National Cemetery Burial



120+ Cemeteries
Nationwide

- **Gravesite**
- **Opening and Closing**
- **Headstone/Marker**
- **Burial Flag**
- **Funeral Honors**
- **Presidential Memorial Certificates**
- **Burial Cost Reimbursement**
- **Perpetual Care**
- **All at No Cost to the Family**



Burial Benefits - (continued)

Arlington National Cemetery & State Veterans Cemeteries

- Arlington National Cemetery
 - ✓ Administered by Department of the Army
 - ✓ Eligibility more restrictive than VA
 - ✓ Unrestricted for cremations
 - ✓ Full casket for retirees
- 60+ State Veterans Cemeteries
 - ✓ Similar to National Cemeteries
 - ✓ May require residency



Burial Benefits - (continued)

Eligibility

- Veteran, spouse, and dependent children
- Veteran defined:
 - ✓ Other than dishonorable discharge
 - ✓ Active duty service, not including Reserve active duty for training



Burial Benefits - *(continued)*

Headstone or Marker

- **In National/State Veterans Cemeteries for all eligible persons**
- **Provided for private cemetery burials anywhere in the world for veterans only**



Burial Benefits

Other

- **Burial Flag** - to drape coffin or urn, and given to next of kin
- **Funeral Honors** - Flag folding and playing of Taps
- **Presidential Memorial Certificates** - available to family and other loved ones



Burial Benefits

Other- *(continued)*

- **Burial Cost Reimbursement**

- ✓ *Service-Connected Death:* up to \$2,000
- ✓ *Non Service-Connected Death (limited entitlement):* Up to \$300 toward burial and funeral expenses, and \$300 plot allowance when burial is in a cemetery not under U.S. government jurisdiction



Burial Benefits - (continued)

To Do List

To ease the burden on family members, the veteran should:

- Provide appropriate loved ones with a copy of his/her discharge document (DD Form 214, *Report of Separation from Active Military Service*), and
- Inform them of his/her burial wishes
final resting place, etc.



Bereavement Counseling

- Available to the spouse, children, and parents of Armed Forces personnel who died while on duty
- Including Reserve and National Guard members
- Counseling provided by VA Vet Centers
- Call (202) 273-9116 or send e-mail to vet.center@hq.med.va.gov for



Dependency & Indemnity Compensation (DIC)

- Monthly *tax-free* benefit paid to the surviving spouse of a serviceperson who died while on active duty, or veteran who died due to service-related condition
- Currently, \$1,154 monthly
- Increased by \$286 for each dependent child



DIC – (continued)

- Surviving minor child is directly eligible for DIC *if* (a) there is no surviving spouse, or (b) the child is not in the custody of surviving spouse
- Survivor Benefit Plan (SBP) for the surviving spouse is offset by DIC



DIC – (continued)

Transitional DIC Benefit

- Added to the surviving spouse's DIC if there are children under age 18
- \$250 per family per month for two years maximum
- Transitional benefit is removed when there is no minor child included on the DIC, even if before the two-year period expires



DIC – (continued)

Remarriage

- Surviving spouse who remarries before attaining age 57 loses DIC entitlement
- Entitlement restored if the remarriage ends in death, divorce, or annulment
- However, a surviving spouse's remarriage after 12/16/03 and on or after attaining age 57 does not affect entitlement



Death Pension

- If not entitled to DIC
- Income-based benefit
- For surviving spouse
- For dependent children in certain situations
- Veteran must have had at least one day of war-time service



U.S. Department of Veterans
Affairs

Death Pension

(continued)

Sample Monthly Rates

Rates effective Dec 1,
2008

Veteran Status	Regular	If house- bound	If in need of aid & attendanc e
Surviving Spouse alone	\$661	\$808	\$1,056
W/ 1 child	865	1,012	1,260
W/ 2 children	1,033	1,180	1,429

Benefit is reduced dollar-for-dollar by other sources of countable income.



Parents DIC

- Monthly benefit for the deceased service member's parent(s)
- May be biological, adoptive, or foster parent
- Eligibility based on financial need



Parents DIC – (continued)

- **Monthly rate determined by:**
 - ✓ the amount of countable family income under an established threshold,
 - ✓ physical condition of the parent(s), and



Parents DIC - (continued)

- ✓ the status of the parent as either the sole surviving parent, unremarried or remarried living with a spouse, one of 2 parents not living with a spouse, or one of 2 parents living with a spouse
- Unreimbursed family medical expenses can be used to reduce countable income



Parents DIC - (continued)

**Example for one of two parents
living with a spouse:**

- If countable annual income exceeds \$18,807, not eligible
- If no countable income, monthly benefit is \$387 maximum and, if also in need of aid & attendance, \$695 maximum
- If countable income is somewhere within the threshold, the monthly rate is determined by a scale



DIC and Parents DIC Rates

**Rate tables can be found
on the Internet at
www.vba.va**

(select “Compensation & Pension
Benefits,” then “Rate Tables”)

OR
Call toll-free
1 (800) 827-1000



Financial Counseling

- Offered to beneficiaries of Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) policies
- Beneficiaries can take advantage of *free professional financial advice* provided by FinancialPoint®

- They are informed by ~~SGLI/VGLI about this service~~

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transition*



Education Program Refunds

The designated survivor of a deceased service member will be refunded the service member's

- pay reductions for participation in the Montgomery GI Bill, less benefits previously paid to the service member
- contributions to the Veterans Educational Assistance Program (VEAP)



Education & Training

**Spouse, surviving
spouse, and children of
a veteran may be
entitled to **Survivors' &
Dependents'
Educational Assistance**
(Chapter 35, U.S. Code)**



Education & Training

(continued)

Veteran must:

- have died while on active duty, or
- be totally & permanently disabled because of a service-related condition(s), or
- have died of any cause while such service-related disability existed, or



Education & Training

(continued)

- **be missing in action or captured in the line of duty by a hostile force, or**
- **be forcibly detained or interned in line of duty by a foreign government or power**



Education & Training

(continued)

Remarriage

- Surviving spouse who remarries before attaining age 57 loses Chap. 35 entitlement
- Entitlement restored if the remarriage ends in death, divorce, or annulment
- However, a surviving spouse's remarriage after 12/16/03 and on or after attaining age 57 does not affect entitlement



Education & Training

(continued)

Programs Covered

- College, business, technical or vocational courses, high school diploma or GED, independent study or distance learning courses
- Correspondence courses (spouses only), apprenticeship/job training



Education & Training

(continued)

- Remedial, deficiency, and refresher training (in some cases)
- Cost of tests for licenses or certification need to get, keep, or advance in a job



Education & Training

(continued)

Eligibility Period

- 10 years for spouse or surviving spouse
- 20 years for surviving spouse if veteran died while on active military duty
- Between ages 18 and 26 for children

Entitlement - Up to 45 months of full-time (or equivalent) benefits



U.S. Department of Veterans
Affairs

Education & Training

(continued)

Benefit Monthly Rates

Effective Oct 1, 2008

Program	Full Time	$\frac{3}{4}$ Time	$\frac{1}{2}$ Time
Institutional *	\$915	\$686	\$456
Farm Coop * For less than $\frac{1}{2}$ time, tuition cost is covered but	\$737	\$553	\$368

not to exceed the monthly rate of \$456 for less than $\frac{1}{2}$ time,
and \$227.75 for $\frac{1}{4}$ time.



U.S. Department of Veterans
Affairs

Education & Training

Effective Oct 1, 2008

(continued)

Program	Monthly Rate
Apprenticeship/ On-the-Job Training	\$666 - 1 st 6 months \$499 - 2 nd 6 months \$329 - 3 rd 6 months \$166 - Remainder of program
Correspondenc e	Entitlement is charged at the rate of one month for each \$915 paid



Education & Training

(continued)

Related Benefits

- **Educational Counseling**
- **Work-Study
Employment**
- **Tutorial Assistance**



Home Loan Guaranty

Entitled

- Unremarried surviving spouse of a service member who died on active duty
- Unremarried surviving spouse of a veteran whose death was service-related
- Spouse of a service person missing in action or prisoner of war



Home Loan Guaranty

(continued)

Remarriage

- Surviving spouse who remarries before attaining age 57 loses Loan Guaranty entitlement
- Entitlement restored if the remarriage ends in death, divorce, or annulment
- However, a surviving spouse's remarriage after 12/16/03 and on or after attaining age 57 does not affect entitlement



Other Benefits & Services

***Surviving spouse may be entitled
to non-VA benefits and services***

- **Preference in Federal employment** (the mother of a deceased service member is also entitled)
- **State and local benefits and services**
- **Military commissary and exchange privileges**



Other Benefits and Services



VA Fiduciary Program

- VA will appoint a fiduciary (third party payee) for any VA beneficiary who is a minor, or adult who is found to be unable to manage his/her own financial affairs (incompetent)
- Incompetency is determined by the Court, or by VA disability rating
- VA supervises the fiduciary to ensure that the beneficiary is



Employment

U.S. Department of Labor

- Employment
- Re-Employment Rights (Uniformed Services Employment & Reemployment Rights Act)
- www.dol.gov

U.S. Office of Personnel Management

- Federal Employment Preference
- 5 Point Preference
- 10 Point Preference
- www.opm.gov



Other Organizations

- Other Federal, State and local government benefits and services may be available to certain veterans, dependents, and survivors
- Non-government organizations offer assistance as well



State Veterans Affairs Offices

- Can help complete claim forms, answer questions, act as a claims representative, assist with employment needs...
- Possible State benefits include: property and other tax exemptions, education programs, license tags...

Each State Is Different



Veterans Service Organizations

**also assist veterans in various
ways including claims
representation**

Examples:

**DAV, AmVets, VFW, PVA, VVA,
The American Legion, American
Red Cross, and many others**



To Reach a State Veterans Affairs Office, or Veterans Services Organization

- Visit www.va.gov, and click on “Partners”
- Check local telephone directory under “Veterans Organizations”



National Veterans Employment Program (NVEP)

- Provides **Employment Assistance** to help veterans understand and use **Veterans' Preference**
- Promotes **special hiring preferences** (VEOA, VRA, 30%) which give Veterans an “Edge” in selection for Federal government jobs
- Promotes **VA** as an **Employer of Choice**

VISIT **WWW.VA.GOV/NVEP** OR CALL **(202) 461-6997**

VA - The Career you Want, For the Future you Deserve



VA on the Internet

Information on *all* VA
benefits and services
is available

Visit www.va.gov



U.S. Department of Veterans Affairs

The screenshot shows the U.S. Department of Veterans Affairs website. The header features the VA seal and the text "UNITED STATES DEPARTMENT OF VETERANS AFFAIRS". Below the header is a navigation bar with links: "VA Home", "About VA", "Organizations", "Apply Online", "Find a Facility", "Contact VA", and a search box. A left sidebar contains a list of services: "Health Care", "Benefits", "Burial & Memorials", "VA Jobs", "Board of Veterans' Appeals", "Public Affairs", "Congressional Affairs", "Business Opportunities", "Partners", "Veteran Data", and "KIDS Page". The main content area has a "IN THE NEWS" section with a photo of a wheelchair athlete and text about the Paralympic Team. Below this is a "FEATURED STORY: HONORING THE GREATEST GENERATION" section with text about the World War II Memorial and a photo of volunteers. At the bottom, there are two columns: "Returning Veterans" and "Special Programs".

UNITED STATES DEPARTMENT OF VETERANS AFFAIRS

VA Home | About VA | Organizations | Apply Online | Find a Facility | Contact VA | Search

Health Care | **Benefits** | **Burial & Memorials** | **VA Jobs** | **Board of Veterans' Appeals** | **Public Affairs** | **Congressional Affairs** | **Business Opportunities** | **Partners** | **Veteran Data** | **KIDS Page**

IN THE NEWS

 Under the terms of an agreement between the United States Olympic Committee (USOC) and the Department of Veterans Affairs (VA), participants in VA's National Veterans Wheelchair Games and the National Disabled Veterans Winter Sports Clinic will be able to qualify for positions on the prestigious U.S. Paralympic Team and the U.S. Paralympic National Teams....([full news release](#))

[more news releases »](#) | [hot topics »](#)

FEATURED STORY: HONORING THE GREATEST GENERATION

The World War II Memorial in Washington, DC, is an impressive sight. But getting there is a challenge for many of those the memorial honors. Here is the story of one group of volunteers in Ohio who set out to meet that challenge. ([more »](#))



[more featured stories »](#)

Returning Veterans
VA offers a wide range of benefits for Active Duty, National Guard and Reserve service members who have participated in Operations Enduring Freedom and Iraqi Freedom. We encourage returning veterans to visit VA's Seamless

Special Programs
[Disabled Veterans](#)
[Homeless Veterans](#)
[Military Services](#)



VA on the Internet

(continued)

- **Apply on-line for benefits (select “Online Applications”)**
- **Submit electronic inquiries as well (select “Contact VA”)**



Phone VA

(continued)

**For *health care*
eligibility OR *general*
health care information,
call toll-free
1 (877) 222-8387**



U.S. Department of Veterans
Affairs

Phone VA

(continued)

**For information &
assistance on
Education benefits
call toll-free**

1 (888) 442-4551



U.S. Department of Veterans
Affairs

Phone VA

(continued)

**For information &
assistance on**

SGLI/VGLI

call toll-free

1 (800) 419-1473



U.S. Department of Veterans
Affairs

Phone VA

(continued)

**For information &
assistance on**

VA life insurance

call toll-free

1 (800) 669-8477

